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December 16, 2005

Examiner Matthew D. Hoel
Art Unit 3713
USPTO
Alexandria, VA 22313-1450
fax 571 273 8300
2 pages total

Subject: Applicant Statement under 37 CFR 1.133(b) re application
10/043,071

Dear Examiner Hoel,

Attached please find an Applicant Initiated Interview Request Form and summary of interview statement under 37 CFR 1.33(b) for the above referenced application. The interview was telephonic and was held on November 8, 2005 from 3 pm to 4 pm Eastern Time.

If you are in agreement with the summary, please countersign and return a copy for my records.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Nowotarski".

Mark Nowotarski
Reg. No. 47,828
Agent of Record

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DEC 16 2005

Applicant Initiated Interview Request Form

Application No.: 10/043071

First Named Applicant: Groz

Examiner: Matthew D. Hoel

Art Unit: 3713

Status of Application: Pending

Tentative Participants:

(1) Mark Nowotarski (agent) (2)

(3) Matthew D. Hoel (examiner) (4) Xuan M. Thai (SPE)

Proposed Date of Interview: November 7, 2005

Proposed Time: 11:00 AM (AM/PM)

Type of Interview Requested:

(1) [x] Telephonic (2) [] Personal (3) [] Video Conference

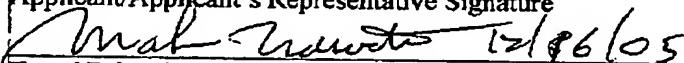
Exhibit To Be Shown or Demonstrated: [] YES [x] NO
If yes, provide brief description:

Issues To Be Discussed

Issues (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) Arguments to overcome 103 rejection of claim 42			[x]	[]	[x]

Statement under 37 CFR 1.33(b): An interview was conducted on the above-identified application on 11/8/05. Examiner asserted that the rejections of 10/20/05 would be overcome if claim 42 were amended such that the phrase "cash value" were replace with the phrase "current market value". Agent for Applicant provisionally agreed pending confirmation with Applicant. Agent and Examiner agreed to have a follow up phone interview on 12/2/05 in order to confirm Applicant's acceptance of said amendment and to confirm that Examiner would allow claim 42 if so amended.

Applicant/Applicant's Representative Signature

 12/16/05

Examiner/SPE Signature

Typed/Printed Name of Applicant or Representative

Mark Nowotarski

Registration Number, if applicable

47,828

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.